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OFFICIAL

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OCT 15 2003

STEVEN R WASYLCHIAK
Examiner
USPTO
Art Unit 3624
FAX: 703-872-9326

Dear Sir,

RE: INFORMALITY RE PAYMENT OF FEE

The Title of the Invention: Method, apparatus and program for pricing, transferring, buying, selling and exercising financial options for paying educational course fees

The Name of the Inventor: Khai Hee Kwan
Customer Number : 23336 Application Number: 09/922,489

I have attached the payment required in your letter mailed 1 OCT 2003, requesting for payment of US 9.00. However, I would like to point out that because of our amendment dated 18 of August 2003 which triggers this additional claim, we have also reduced our number of independent claims from 8 to 5. I am wondering if we will also get a refund for this reduction $3 \times 40 = 120$? I am asking this because I am unsure of the procedures here in assessing fees after filing.

Thanks and regards

Khai Hee Kwan

Email: khkwan@yahoo.com

Enclosed : USPTO CREDIT CARD PAYMENT FORM
COPY OF INFOMALITY RE PAYMENT OF FEE

Dated: 15 OCT 2003

Total pages faxed 3 including this page.


FTO-2038 (02-2003)

Approved for use through 02/28/2006. OMB 0651-0043

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Credit Card Expiration Date: MARCH 2005			
Name as it Appears on Credit Card: KHAI HEE KWAN			
Payment Amount: \$ (US Dollars): NINE DOLLARS ONLY			
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<small>Refund Policy: The Office may refund a fee paid by mistake or in excess of that required. A change of purpose after the payment of a fee will not entitle a party to a refund of such fee. The Office will not refund amounts of twenty-five dollars or less unless a refund is specifically requested, and will not refund the payor of such amounts (37 CFR 1.26). Refund of a fee paid by credit card will be via credit to the credit card account. Service Charge: There is a \$0.00 service charge for processing each payment refused (including a check returned "unpaid") or charged back by a financial institution (37 CFR 1.21(m)).</small>			
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City: Annandale			
State: NSW		Zip/Postal Code: 2038	
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Daytime Phone #: 60-89-213117		E-mail: KHAIKWAN@YAHOO.COM	
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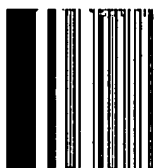
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